OLR Bill Analysis HB 6478

AN ACT CONCERNING THE CLAIMS DATA PROVIDED TO CERTAIN EMPLOYERS.

SUMMARY:

This bill expands the information that insurers or similar entities must disclose to municipal employers that have more than 50 employees and sponsor a group health insurance policy. Under existing law, the information disclosed relates to services used, claims and premiums paid, and the number of people covered under the policy. The bill requires the information disclosed to also include (1) the gender of people covered under the policy and (2) written plan descriptions.

By law, the insurer or entity must provide the employer information free of charge by October 1 annually. The bill requires the information to be for the shorter of the (1) most recent 36 months or (2) entire coverage period ending within 60 days before the date the insurer or entity provides the information, instead of 60 days before the request for information.

Existing law entitles a collective bargaining unit representing a municipal employer's employees to receive claim information from the employer. The bill entitles the bargaining unit to also receive the number and gender of people covered under the policy and the written plan descriptions. It requires the employer to provide the information to the bargaining unit within 30 days after receiving a request for it.

EFFECTIVE DATE: Upon passage

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 13 Nay 5 (03/07/2013)